UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on October 6, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

ROSEMARY KEMMERLE

TIMOTHY KEMMERLE

Attorneys for Debtor

Debtors.

Case No.: 15-32341

Adv. No.:

Hearing Date:

Judge: Poslusny

## ORDER APPROVING LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: October 6, 2016

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Rosemary Kemmerle & Timothy Kemmerle

Case No.: 15-32341

Caption of Order: Order Approving Loan Modification Agreement

Upon consideration of the Debtor's Motion for Order Approving Loan Modification Agreement and good cause appearing therefore, it is hereby;

**ORDERED** that the Loan Modification Agreement prepared by Nationstar Mortgage, LLC, with respect to the debtor's mortgage loan number \*\*\*\*\*1303 is approved; and

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to the amount paid to date or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated; and

IT IS FURTHER ORDERED that in the event the modification is not consummated, the secured creditor shall notify the Trustee and the debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor; and

IT IS FURTHER ORDERED that communication and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communications or negotiation shall not be used by either party against the other in any subsequent litigation; and

IT IS FURTHER ORDERED that the debtors provide the Trustee with an executed copy of the Loan Agreement, upon completion; and

IT IS FURTHER ORDERED that the debtor shall file an Amended Schedule J and Modified Plan within 30 days of the date of this Order.

## Case 15-32341-JNP Doc 42 Filed 10/08/16 Entered 10/09/16 00:35:04 Desc Imaged

Certificate of Notice Page 3 of 3 ted States Bankruptcy District of New Jersey

In re: Rosemary Kemmerle Timothy Kemmerle Debtors

Case No. 15-32341-JNP Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Oct 06, 2016

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2016.

db/jdb +Rosemary Kemmerle, Timothy Kemmerle, 480 Willow Drive. Cinnaminson, NJ 08077-3420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2016 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2016 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Rosemary Kemmerle andy@sjbankruptcylaw.com,

ABFECF@gmail.com

Andrew B. Finberg on behalf of Joint Debtor Timothy Kemmerle andy@sjbankruptcylaw.com, ABFECF@gmail.com

Daniel A. Frischberg on behalf of Debtor Rosemary Kemmerle dan@sjbankruptcylaw.com, frischberglaw@gmail.com

Daniel A. Frischberg

on behalf of Joint Debtor Timothy Kemmerle dan@sjbankruptcylaw.com, frischberglaw@gmail.com

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, Isabel C. Balboa

summarymail@standingtrustee.com Isabel C. Balboa

ecfmail@standingtrustee.com, summarymail@standingtrustee.com Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com

Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmllawgroup.com,

bkgroup@kmllawgroup.com

R. A. Lebron on behalf of Creditor NATIONSTAR MORTGAGE LLC bankruptcy@feinsuch.com